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Building Digital Competence for Better Employee Performance: The Roles of Technology Readiness and Technology Self-Efficacy in Indonesia's Payment Switching Industry

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Abstract:
This study aims to examine the influence of Technology Readiness and Technology Self-Efficacy on Employee Performance, with Digital Competence serving as a mediating variable in payment switching companies in Indonesia. The study is motivated by the rapid digital transformation in the payment systems industry, which requires organizations to develop a workforce with adequate technological readiness, confidence in using technology, and digital competence to enhance employee performance. The research framework is grounded in Technology Readiness Theory, Social Cognitive Theory, and Human Capital Theory. A quantitative research approach was employed using Partial Least Squares Structural Equation Modeling (PLS-SEM). Data were collected from 175 employees working at four payment switching companies in Indonesia and analyzed using SmartPLS 4. The findings reveal that Technology Readiness and Technology Self-Efficacy have positive and significant effects on both Digital Competence and Employee Performance. Furthermore, Digital Competence has a positive and significant effect on Employee Performance and is found to mediate the relationships between Technology Readiness and Employee Performance, as well as between Technology Self-Efficacy and Employee Performance. These findings suggest that enhancing employees' technological readiness, confidence in using technology, and digital competence plays a crucial role in improving employee performance in Indonesia's payment switching industry.

Introduction (مقدمة)

Digital transformation has fundamentally changed how organizations conduct business

processes across various sectors, including the payment switching industry in Indonesia. In this industry, information technology serves as the primary foundation for transaction processing, making an organization's ability to leverage technology effectively a critical factor in maintaining competitiveness and enhancing service quality. The acceleration of the national payment system digitalization, supported by Bank Indonesia's policies, further emphasizes the importance of developing an integrated, efficient, secure, and inclusive digital payment ecosystem. Consequently, the success of digital transformation depends not only on technological infrastructure but also on the quality of human resources capable of utilizing technology effectively.

In a digital work environment, employees are the primary factor determining the successful implementation of technology within an organization. Although organizations may possess modern systems and advanced technological infrastructure, technology implementation cannot be optimized unless employees have the readiness, competence, and confidence to use it effectively. Therefore, organizations are required to develop human resources that are capable of adapting to rapid and dynamic technological advancements (Blanka et al., 2022; Ben Ghrbeia & Alzubi, 2024; Arnaud et al., 2025).

One of the key factors influencing individuals' ability to cope with digital transformation is Technology Readiness (TR), which refers to an individual's psychological preparedness to accept, learn, and utilize new technologies in supporting work activities. Employees with high levels of technology readiness tend to be more receptive to innovation, adapt more easily to technological changes, and acquire digital skills more quickly. Technology Readiness comprises four dimensions: optimism, innovativeness, discomfort, and insecurity. In payment switching companies, where business operations rely heavily on information technology, technology readiness becomes a crucial determinant of successful digital transformation. (Kumi et al, 2024) demonstrated that Technology Readiness significantly influences individuals' ability to adapt to technology-driven changes in work processes.

In addition to Technology Readiness, Technology Self-Efficacy is also an important factor influencing employees' ability to utilize technology effectively. Technology Self-Efficacy refers to an individual's confidence in their ability to use digital technologies to accomplish work-related tasks effectively. Employees with high Technology Self-Efficacy tend to be more confident in learning new applications, more proactive in seeking solutions to technical problems, and better prepared to cope with technological changes. (Xicang et al., 2024) found that individuals' ability to utilize technology is a critical factor supporting technology adoption and the successful implementation of digital transformation.

However, technological readiness and confidence alone are insufficient to achieve superior employee performance. Employees also require digital competence, which encompasses the ability to acquire and manage information, communicate effectively, ensure digital security, and utilize digital technologies to perform work efficiently. According to (Martínez-Bravo et al, 2022), digital competence is a multidimensional construct that includes cognitive, operational, social, emotional, and problem-solving capabilities. Similarly, the European Digital Competence Framework (DigComp) categorizes digital competence into five core dimensions: information and data literacy, communication and collaboration, digital content creation, safety, and problem solving.

In this study, Digital Competence (DC) is positioned as a mediating variable explaining the relationships between Technology Readiness, Technology Self-Efficacy, and Employee Performance. Individuals who possess greater readiness and confidence in using technology are more likely to develop stronger digital competencies. These competencies, in turn, enable employees to utilize digital technologies more effectively, thereby improving their work

performance.

Employee performance can also be viewed from the human perspective of those who carry out work within an organization. (Lastiati, 2026), through The Human Side of Accounting, emphasizes the importance of human factors in organizations, including behavior, judgment, decision-making, and leadership. This indicates that the quality of work is influenced not only by systems and procedures but also by how employees perform their tasks and make decisions. In an increasingly technology-driven work environment, the use of technology does not automatically result in optimal performance. Employee performance continues to be influenced by their ability to use technology, complete tasks, make decisions, collaborate, and adapt to change. Therefore, employee performance is not solely related to work outcomes but also to employees' behaviors and capabilities in supporting the achievement of organizational goals.

Previous studies have primarily examined the relationship between Technology Readiness and technology adoption, as well as the influence of Technology Self-Efficacy on digital technology usage. However, studies investigating the mediating role of Digital Competence in the relationships between Technology Readiness, Technology Self-Efficacy, and Employee Performance remain relatively limited, particularly within Indonesia's payment switching industry. Given the industry's strong dependence on advanced information technology, this research provides a distinctive context that differs from previous studies conducted in other sectors.

Despite the increasing number of studies investigating Technology Readiness, Technology Self-Efficacy, and Digital Competence, previous research has generally examined these variables separately or focused primarily on technology adoption rather than employee performance. Moreover, empirical evidence explaining the mediating role of Digital Competence in the relationship between Technology Readiness, Technology Self-Efficacy, and Employee Performance remains limited, particularly in highly digitalized industries such as payment switching companies. Given the industry's dependence on real-time transaction processing, information security, and continuous technological innovation, understanding the mechanisms through which employees' technological characteristics influence performance has become increasingly important. Therefore, this study proposes Digital Competence as a mediating mechanism to provide a more comprehensive explanation of how Technology Readiness and Technology Self-Efficacy contribute to Employee Performance. By focusing on Indonesia's payment switching industry, this study extends the application of Technology Readiness Theory, Social Cognitive Theory, and Human Capital Theory while providing empirical evidence from a context that has received limited scholarly attention.

Based on these considerations, this study aims to examine the effects of Technology Readiness and Technology Self-Efficacy on Employee Performance and to investigate the mediating role of Digital Competence in payment switching companies in Indonesia. This research is expected to contribute theoretically by enriching the literature on the relationships among Technology Readiness, Technology Self-Efficacy, Digital Competence, and Employee Performance. Practically, the findings are expected to assist organizations in designing effective human resource development strategies to support the successful implementation of digital transformation initiatives.

This study aims to examine Technology Readiness, Technology Self-Efficacy, and Digital Competence as predictors of Employee Performance in payment switching companies in Indonesia. Furthermore, it investigates the mediating role of Digital Competence in the relationships between Technology Readiness and Employee Performance, as well as between Technology Self-Efficacy and Employee Performance. The study hypothesizes that Technology Readiness, Technology Self-Efficacy, and Digital Competence each have a positive effect on

Employee Performance. In addition, Digital Competence is hypothesized to mediate the effects of Technology Readiness and Technology Self-Efficacy on Employee Performance.

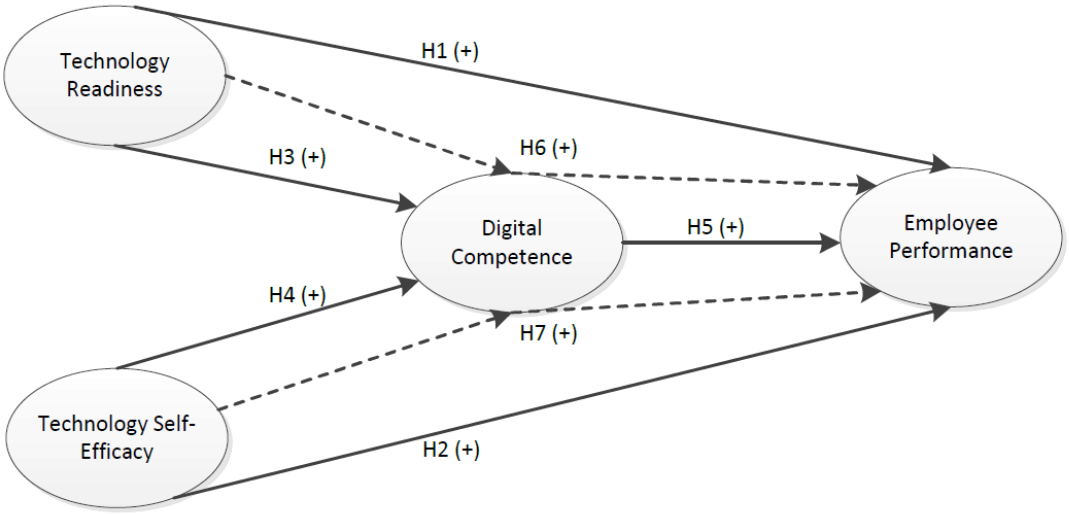

Figure 1. Conceptual framework

1. The Effect of Technology Readiness on Employee Performance

Technology Readiness reflects an individual's preparedness to accept and utilize technology to support their work. Employees with a high level of Technology Readiness tend to adapt more easily to technological changes and perform their tasks more effectively. (Hamid, 2022) found that technology readiness enhances employees' adaptability, which in turn improves performance in digital work environments. This finding is supported by (Khoza et al., 2024), who explained that Technology Readiness fosters work engagement, thereby contributing to greater employee effectiveness. Based on these arguments, the first hypothesis of this study is:

H1: Technology Readiness has a positive effect on Employee Performance.

2. The Effect of Technology Self-Efficacy on Employee Performance

Technology Self-Efficacy refers to an individual's belief in their ability to use technology effectively to accomplish work-related tasks. (Blut and Wang, 2020) found that confidence in one's ability to use technology positively influences technology utilization and performance in digital work environments. This finding is supported by (Annisa et al., 2024), who demonstrated that self-efficacy helps employees adapt to digital transformation and contributes to improved performance. Based on these arguments, the second hypothesis of this study is:

H2: Technology Self-Efficacy has a positive effect on Employee Performance.

3. The Effect of Technology Readiness on Employees' Digital Competence

Research by (Blanka et al., 2022) indicates that an individual's readiness to embrace digital transformation plays a crucial role in the development of digital competence. This finding is supported by (Höyng & Lau., 2023), who explained that digital readiness is a prerequisite for employees to adopt, utilize, and develop the capabilities required to use digital technologies effectively in the workplace. Based on these arguments, the third hypothesis of this study is:

H3: Technology Readiness has a positive effect on Employees' Digital Competence.

4. The Effect of Technology Self-Efficacy on Employees' Digital Competence

Technology Self-Efficacy reflects an individual's confidence in their ability to use

technology effectively. Employees with high Technology Self-Efficacy tend to be more confident in learning, using, and developing their digital capabilities. (Farah et al., 2023) found that Technology Self-Efficacy has a positive effect on Digital Competence. This finding is supported by (Dai et al., 2023), who demonstrated that individuals with a high level of ICT self-efficacy possess better digital competence because they are more confident in utilizing technology effectively. Based on these arguments, the fourth hypothesis of this study is:

H4: Technology Self-Efficacy has a positive effect on Employees' Digital Competence.

5. The Effect of Digital Competence on Employee Performance

Digital Competence refers to an individual's ability to effectively utilize digital technologies to support work-related tasks. Employees with strong Digital Competence tend to perform their jobs more effectively, productively, and adapt more easily to technological changes. (Ingsih et al., 2024) found that Digital Competence has a positive effect on Employee Performance by improving work quality and service effectiveness. This finding is supported by (Sulaiman et al., 2025), who demonstrated that employees with strong Digital Competence are able to work more effectively, flexibly, and productively in technology-driven work environments. Based on these arguments, the fifth hypothesis of this study is:

H5: Digital Competence has a positive effect on Employee Performance.

6. The Effect of Technology Readiness on Employee Performance through Digital Competence

(Chen et al., 2024) found that digital readiness has a positive effect on the development of digital competence in supporting digital transformation initiatives. Furthermore, (Nawawi et al., 2025) reported that Digital Competence positively influences Employee Performance by enhancing work effectiveness and quality. Based on these findings, Digital Competence can be understood as the underlying mechanism through which Technology Readiness influences Employee Performance. Therefore, the sixth hypothesis of this study is:

H6: Digital Competence mediates the effect of Technology Readiness on Employee Performance.

7. The Effect of Technology Self-Efficacy on Employee Performance through Digital Competence

(Hasani., 2024) found that self-efficacy plays a significant role in improving Employee Performance by encouraging individuals to be more confident in utilizing their abilities in the workplace. In addition, (Tomczak et al., 2023) demonstrated that individuals with higher levels of digital self-efficacy tend to possess better Digital Competence, enabling them to utilize technology more effectively in their work. Based on these findings, Digital Competence can be regarded as a mediating variable in the relationship between Technology Self-Efficacy and Employee Performance. Therefore, the seventh hypothesis of this study is:

H7: Digital Competence mediates the effect of Technology Self-Efficacy on Employee Performance.

Method (منهج)

This study employed a correlational research design using a cross-sectional survey approach to examine the effects of Technology Readiness, Technology Self-Efficacy, and Digital Competence on Employee Performance. This research design enables the examination of relationships among variables based on data collected at a single point in time (Creswell & Creswell, 2018). Furthermore, this study investigated the mediating role of Digital Competence in the relationships between Technology Readiness and Technology Self-Efficacy and Employee Performance within payment switching companies in Indonesia. Data were analyzed using the Partial Least Squares Structural Equation Modeling (PLS-SEM) approach, which is appropriate

for examining both direct and indirect relationships among latent constructs in the proposed research model (Hair et al., 2022).

Identify Subsections

Data were collected using a structured questionnaire developed based on measurement instruments that had been validated in previous studies. All questionnaire items were measured using a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). Prior to data analysis, the quality of the measurement instruments was evaluated through validity and reliability testing using Partial Least Squares Structural Equation Modeling (PLS-SEM). According to (Hair et al., 2022), the evaluation of the measurement model in PLS-SEM involves assessing the validity and reliability of the constructs. Convergent validity was evaluated based on the outer loading values and the Average Variance Extracted (AVE), whereas construct reliability was assessed using Cronbach's Alpha and Composite Reliability (Hair et al., 2022; Henseler et al., 2015).

Technology Readiness (TR) was measured using the Technology Readiness Index (TRI 2.0) developed by (Parasuraman and Colby, 2015), which consists of four dimensions: optimism, innovativeness, discomfort, and insecurity. This instrument assesses individuals' readiness to accept and utilize new technologies in the workplace.

Technology Self-Efficacy (TSE) was measured using the instrument developed by (Compeau and Higgins, 1995), encompassing three dimensions: magnitude, strength, and generality. This instrument measures individuals' confidence in their ability to use technology to accomplish work-related tasks.

Digital Competence (DC) was measured based on the Digital Competence Framework (DigComp) developed by the European Commission, which comprises five dimensions: information and data literacy, communication and collaboration, digital content creation, safety, and problem solving. This instrument evaluates individuals' ability to effectively utilize digital technologies in their work activities.

Employee Performance (EP) was measured using the instrument developed by (Koopmans et. al, 2014), which includes three dimensions: task performance, contextual performance, and adaptive performance. This instrument assesses employees' ability to perform their job responsibilities, contribute to organizational effectiveness, and adapt to changes in the work environment.

The results of the measurement model assessment indicated that all constructs satisfied the recommended criteria for validity and reliability. Specifically, the values of outer loadings, Average Variance Extracted (AVE), Cronbach's Alpha, and Composite Reliability (CR) all exceeded the recommended threshold values, confirming the adequacy of the measurement model.

Participant (Subject) Characteristics

The participants in this study were employees of four payment switching companies in Indonesia: PT Artajasa Pembayaran Elektronis, PT Alto Network, PT Rintis Sejahtera, and PT Jalin Pembayaran Nusantara. A purposive sampling technique was employed, with respondents required to meet the following criteria: (1) being an active employee of one of the payment switching companies in Indonesia; (2) regularly using information technology and digital systems in their daily work activities; and (3) voluntarily agreeing to participate in the study by completing the questionnaire in its entirety. Following the data collection process, 175 valid questionnaires met the inclusion criteria and were subsequently analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM).

Research Design

Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4 software. This method was selected because it enables the simultaneous analysis of relationships among latent constructs, including both direct and indirect effects through a mediating variable. The analysis was conducted in two stages: measurement model (outer model) evaluation and structural model (inner model) evaluation.

The measurement model was assessed by examining convergent validity, discriminant validity, and construct reliability using outer loadings, Average Variance Extracted (AVE), Cronbach's Alpha, and Composite Reliability (CR). Subsequently, the structural model was evaluated using the coefficient of determination (R^2), effect size (f^2), predictive relevance (Q^2), and bootstrapping procedures to test the significance of the hypothesized relationships among the constructs. The significance of the structural paths was determined based on the path coefficients, t-statistics, and p-values (Hair et al., 2022; Sarstedt et al., 2022).

Result (نتائج)

Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4 software. The first stage involved evaluating the measurement model (outer model) to assess the validity and reliability of the constructs. The results indicated that all indicators achieved outer loading values above the recommended threshold, thereby satisfying the criteria for convergent validity. Furthermore, all constructs obtained Average Variance Extracted (AVE) values greater than 0.50, indicating that each construct explained more than 50% of the variance of its respective indicators.

The reliability assessment demonstrated that all constructs achieved Cronbach's Alpha and Composite Reliability (CR) values exceeding 0.70, confirming the reliability of the measurement instruments. Discriminant validity was also established based on the Heterotrait–Monotrait Ratio (HTMT) criterion, as all HTMT values were below the recommended threshold.

Subsequently, the structural model (inner model) was evaluated to examine the relationships among the latent constructs. Model quality was assessed using the coefficient of determination (R^2), effect size (f^2), and predictive relevance (Q^2). Hypothesis testing was performed using the bootstrapping procedure. The bootstrapping results indicated that all hypothesized relationships were statistically significant, with t-statistics greater than 1.96 and p-values below 0.05. Therefore, all research hypotheses were supported. Specifically, Technology Readiness, Technology Self-Efficacy, and Digital Competence were found to have significant positive effects on Employee Performance. Moreover, Digital Competence was confirmed to mediate the relationships between Technology Readiness and Employee Performance, as well as between Technology Self-Efficacy and Employee Performance.

Hypothesis testing was conducted using the bootstrapping procedure in SmartPLS 4 to evaluate the significance of the relationships among the constructs. According to (Hair et al., 2022), significance testing in PLS-SEM is performed through the bootstrapping procedure by examining the t-statistics and p-values. In this study, hypothesis acceptance was based on t-statistics > 1.96 and p-values < 0.05, indicating that the relationships among the constructs are statistically significant at the 95% confidence level (Hair et al., 2022; Henseler et al., 2015). The analysis results show that all structural relationships have t-statistics greater than 1.96 and p-values below 0.05. Therefore, all research hypotheses are supported.

Path	Original Sample (O)	T Statistics	P Values
Digital Competence → Employee Performance	0.435	4.046	0.000

Path	Original Sample (O)	T Statistics	P Values
Technology Readiness → Employee Performance	0.208	3.174	0.001
Technology Readiness → Digital Competence	0.324	3.980	0.000
Technology Self-Efficacy → Employee Performance	0.328	3.387	0.000
Technology Self-Efficacy → Digital Competence	0.535	6.198	0.000
Technology Readiness → Digital Competence → Employee Performance	0.259	3.128	0.001
Technology Self-Efficacy → Digital Competence → Employee Performance	0.277	3.441	0.000

Table 1. Path Coefficients

In addition to hypothesis testing, the model's explanatory power for the endogenous variables was evaluated using the **R^2** value. According to (Hair et al., 2022), the **R^2** value reflects the predictive capability of the model in explaining the variance of endogenous constructs influenced by exogenous constructs. The analysis results indicate that the model demonstrates adequate predictive power in explaining the variation in **Digital Competence** and **Employee Performance**. Therefore, the variation in these two endogenous constructs can be explained by **Technology Readiness** and **Technology Self-Efficacy**, while the remaining variance is attributable to other factors not included in the research model.

Variable	R Square	Adjusted R Square
Employee Performance	0.739	0.734
Digital Competence	0.590	0.586

Table 2. Summary of Research Hypotheses Testing Result

Overall, the findings indicate that Technology Readiness and Technology Self-Efficacy have positive and significant effects on Employee Performance. Furthermore, Digital Competence also has a positive effect on Employee Performance and serves as a mediating variable in the relationships between Technology Readiness and Technology Self-Efficacy with Employee Performance. These findings suggest that enhancing technological readiness and individuals' confidence in using technology can strengthen digital competence, which ultimately contributes to improved employee performance.

This study demonstrates that Technology Readiness, Technology Self-Efficacy, and Digital

Discussion (مناقشة)

Competence have positive effects on Employee Performance in payment switching companies in Indonesia. Furthermore, Digital Competence was proven to mediate the relationships between Technology Readiness and Technology Self-Efficacy with Employee Performance. These findings indicate that improving technological readiness and individuals' confidence in using technology can enhance digital competence, which subsequently contributes to higher employee performance. The results are consistent with previous studies by (Kumi et al., 2024), (Ulfert-Blank & Schmidt, 2022), (Martínez-Bravo et al., 2022), and (Sudaryanto et al., 2023), which highlight that technology readiness, confidence in technology usage, and digital competence are important factors in improving individual performance within digital work environments.

The findings indicate that Technology Readiness has a positive effect on Employee Performance. This finding suggests that employees with a high level of technology readiness are more likely to embrace change, adopt new systems, and utilize technology effectively in carrying

out their work. In the payment switching industry, where business operations are highly dependent on information technology, technology readiness is a key factor in enhancing work effectiveness. This finding is consistent with studies on digital readiness, which suggest that employees' readiness to adopt and utilize technology is a critical prerequisite for successful digital transformation and the effective use of technology in the workplace (Höyng & Lau, 2023; Theres & Strohmeier, 2024).

This study also confirms that Technology Self-Efficacy has a positive effect on Employee Performance. Employees who believe in their ability to use technology tend to be more confident when learning new applications, solving technical problems, and utilizing digital systems in their daily work activities. This finding supports Bandura's Social Cognitive Theory and the research of (Compeau and Higgins, 1995), which state that self-efficacy is an important determinant influencing individual behavior in technology utilization. This result is also consistent with (Ulfert-Blank & Schmidt, 2022), who emphasized that digital self-efficacy enhances individuals' ability to adapt to technology-based work environments.

Furthermore, the findings indicate that Technology Readiness and Technology Self-Efficacy have positive effects on Digital Competence. This suggests that readiness to accept technology and confidence in using technology serve as important foundations for developing digital competence. Individuals with greater technological readiness and confidence are more likely to actively explore new technological features, improve their digital skills, and adapt more quickly to changes in digital systems. These findings are aligned with the DigComp Framework, which defines digital competence as a combination of knowledge, skills, and attitudes required to effectively utilize digital technologies.

The study also found that Digital Competence has a positive effect on Employee Performance. Employees with strong digital competence are able to manage information effectively, collaborate through digital platforms, optimize the use of applications, maintain information security, and solve technology-based problems more efficiently. In the payment switching industry, these capabilities are particularly important because organizational operations rely heavily on system stability, data security, and rapid transaction processing. This finding supports the studies of (Martínez-Bravo et al., 2022) and (Vuorikari et al., 2016), which argue that digital competence is a fundamental capability determining individual success in digital work environments.

Another important finding is that Digital Competence mediates the relationship between Technology Readiness and Technology Self-Efficacy with Employee Performance. This indicates that the effects of technological readiness and confidence in technology usage on performance occur not only directly but also through the enhancement of digital competence. In other words, employees with high levels of Technology Readiness and Technology Self-Efficacy are more likely to develop stronger digital competence, enabling them to utilize technology more effectively and achieve better performance outcomes. This finding reinforces the perspective that digital competence serves as an important mechanism connecting individual characteristics with performance achievement in organizations undergoing digital transformation.

From a practical perspective, the findings suggest that payment switching companies should develop performance improvement strategies that focus not only on providing technological infrastructure but also on strengthening human resource capabilities. Digital training programs, competency certifications, technology utilization assistance, and the development of an organizational culture that supports innovation should be implemented continuously to enhance employees' Technology Readiness, Technology Self-Efficacy, and Digital Competence. These efforts are expected to strengthen the success of digital transformation initiatives while improving organizational competitiveness in the continuously evolving

payment systems industry.

This study provides both theoretical and practical implications regarding the importance of Technology Readiness, Technology Self-Efficacy, and Digital Competence in enhancing Employee Performance in payment switching companies in Indonesia. Theoretically, this study contributes to the digital transformation literature by demonstrating that Digital Competence serves as a mechanism that bridges the effects of Technology Readiness and Technology Self-Efficacy on employee performance. These findings further strengthen Technology Readiness Theory and Social Cognitive Theory, which explain that individuals' readiness toward technology and their confidence in using technology are important factors in improving work effectiveness within digital environments.

From a practical perspective, the findings provide valuable insights for payment switching companies to not only invest in technological infrastructure but also prioritize human resource development. Organizations need to design programs that enhance employees' Technology Readiness, Technology Self-Efficacy, and Digital Competence through continuous training, digital competency certification, technology utilization support, and practice-based learning approaches. These initiatives can help employees become better prepared to face technological changes, improve their ability to adapt to continuously evolving digital systems, and support increased productivity and service quality.

Furthermore, the findings of this study can serve as a foundation for management in developing digital talent development policies and digital transformation strategies oriented toward improving employee capabilities. By continuously strengthening technology readiness, confidence in technology utilization, and digital competence, payment switching companies are expected to enhance organizational performance, maintain competitiveness, and support the successful implementation of digital transformation in Indonesia's payment systems industry.

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This study demonstrates that Technology Readiness, Technology Self-Efficacy, and Digital

Conclusion (خاتمة)

Competence are important factors influencing Employee Performance in payment switching companies in Indonesia. The findings reveal that Technology Readiness and Technology Self-Efficacy have positive effects on both Digital Competence and Employee Performance, while Digital Competence also has a positive effect on Employee Performance. Furthermore, Digital Competence is proven to mediate the relationships between Technology Readiness and Technology Self-Efficacy with Employee Performance, indicating that improved technological readiness and confidence in using technology encourage the development of digital competence, which subsequently contributes to enhanced employee performance.

These findings emphasize that the success of digital transformation depends not only on the availability of technological infrastructure but also on individual readiness, confidence in utilizing technology, and employees' digital capabilities. Therefore, organizations need to develop strategies focused on enhancing Technology Readiness, Technology Self-Efficacy, and Digital Competence as essential components of human resource development to support successful digital transformation and strengthen organizational competitiveness.

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